

Appl. No. 09/904,765  
Amendment dated June 11, 2003  
Reply to Office Action mailed March 12, 2003

**REMARKS**

Reconsideration is respectfully requested.

Claims 1, 4 and 5 remain in this application. Claims 2 and 3 have been cancelled.

The Examiner's rejections will be considered in the order of their occurrence in the Office Action.

**Paragraph 1 of the Office Action**

The abstract has been objected to for the informalities noted in the Office Action.

The abstract has been amended in a manner believed to clarify any informalities in the language, particularly at the points identified in the Office Action.

Withdrawal of the objection is respectfully requested.

**Paragraph 2 of the Office Action**

Claims 3 and 5 have been objected to for the informalities noted in the Office Action.

Claims 3 and 5 have been amended in a manner believed to clarify any informalities in the language, particularly at the points identified in the Office Action.

Withdrawal of the objection to claims 3 and 5 is therefore respectfully requested.

**Paragraphs 3 and 4 of the Office Action**

Claim 1 has been rejected under 35 U.S.C. §102(b) as being anticipated by Labaton et al. (W/O 94/17498).

Claim 1, particularly as amended, requires "wherein said reading means and said writing means are positioned in a first panel, said first panel having a slot therein for receiving said debit card such that said debit card may be positioned against said reading means, said control being positioned

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in a second panel, said display means being mounted on a first side of said second panel, said second panel being hingedly coupled to said first panel such that said first panel may be positioned over said display means".

These limitations have been taken from claim 3.

Examiner has indicated in paragraph 8 of the Office Action that the prior art of record fails to teach or adequately suggest the claimed features of claim 3 together with the base claim and any intervening claims. Therefore, claim 1, by virtue of its incorporation of the limitations of claim 3 and any intervening claims, is believed to be allowable.

Withdrawal of the §102(b) rejection of claim 1 is therefore respectfully requested.

**Paragraphs 5 and 6 of the Office Action**

Claim 2 has been rejected under 35 U.S.C. Section 103(a) as being unpatentable over Labaton et al in view of Dethloff (US 5,902,981).

Claim 1, particularly as amended, requires "wherein said reading means and said writing means are positioned in a first panel, said first panel having a slot therein for receiving said debit card such that said debit card may be positioned against said reading means, said control being positioned in a second panel, said display means being mounted on a first side of said second panel, said second panel being hingedly coupled to said first panel such that said first panel may be positioned over said display means".

These limitations have been taken from claim 3.

Examiner has indicated in paragraph 8 of the Office Action that the prior art of record fails to teach or adequately suggest the claimed features of claim 3 together with the base claim and any intervening claims. Therefore, claim 1, by virtue of its incorporation of the limitations of claim 3 and any intervening claims, is believed to be allowable.

Claim 2 has been cancelled.

Withdrawal of the §103(a) rejection of claim 2 is therefore respectfully requested.

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Paragraph 7 of the Office Action

Claim 5 has been allowed over the prior art of record (note the objection to claim 5, above).

Claim 5 has been amended and is believed to be in condition for allowance.

Paragraph 8 of the Office Action

Paragraph 8 of the Office Action states that claims 3 and 4 would be allowable if written into independent form with the limitations of the base claim and any intervening claims.

The above amendment incorporates the limitations of claims 2 and 3 (in their as-filed form) into the recitation of claim 1, and therefore claim 1 is believed to be in condition for allowance. Claim 4, by virtue of its dependency from amended claim 1, incorporate the limitations of claim 3 (including the as-filed limitations of claims 1 and 2) and therefore it is submitted that claim 4 is also in condition for allowance.

CONCLUSION

In light of the foregoing amendments and remarks, early reconsideration and allowance of this application are most courteously solicited.

Respectfully submitted,

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